



**TO:** Donna Gaudet, Incoming Legal Supervisor  
Cigna Corporation  
900 Cottage Grove Rd, C38  
Bloomfield, CT 06002-2920

**RE:** **Process Served in Mississippi**

**FOR:** Life Insurance Company of North America (Domestic State: PA)

**Service of Process  
Transmittal**  
06/13/2016  
CT Log Number 529322054

**ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:**

**TITLE OF ACTION:** WILLIAM F. NEAL, JR., Pltf. vs. Life Insurance Company of North America, Dft.

**DOCUMENT(S) SERVED:** Letter, Summons, Return, Complaint

**COURT/AGENCY:** Warren County Circuit Court, MS  
Case # 160051C1

**NATURE OF ACTION:** Insurance Litigation - Claim for policy benefits

**ON WHOM PROCESS WAS SERVED:** C T Corporation System, Flowood, MS

**DATE AND HOUR OF SERVICE:** By Certified Mail on 06/13/2016 postmarked on 06/10/2016

**JURISDICTION SERVED :** Mississippi

**APPEARANCE OR ANSWER DUE:** Within 30 days from the date of delivery of this Summons and Complaint

**ATTORNEY(S) / SENDER(S):** David M. Sessums  
Varner, Parker & Sessums, P.A.  
1110 Jackson Street  
Vicksburg, MS 39183  
601-638-8741

**ACTION ITEMS:** CT has retained the current log, Retain Date: 06/13/2016, Expected Purge Date: 06/18/2016

Image SOP

Email Notification, Incoming Legal LegalandPublicAffairs-IncomingLegal@cigna.com

**SIGNED:** C T Corporation System  
**ADDRESS:** 645 Lakeland East Drive  
Suite 101  
Flowood, MS 39232  
**TELEPHONE:** 248-646-9033

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Information displayed on this transmittal is for CT Corporation's record keeping purposes only and is provided to the recipient for quick reference. This information does not constitute a legal opinion as to the nature of action, the amount of damages, the answer date, or any information contained in the documents themselves. Recipient is responsible for interpreting said documents and for taking appropriate action. Signatures on certified mail receipts confirm receipt of package only, not contents.

Exh. A

CERTIFIED MAIL



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0001365631 JUN 10 2016

Life Insurance Company of North America  
c/o CT Corporation System of Mississippi  
645 Lakeland East Drive  
Suite 101  
Flowood, MS 39232

MESSAGE FROM THE PRESIDENT

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## MISSISSIPPI INSURANCE DEPARTMENT

MIKE CHANEY  
Commissioner of Insurance  
State Fire Marshal  
  
J. MARK HAIRE  
Deputy Commissioner of Insurance

501 N. WEST STREET, SUITE 1001  
WOOLFOLK BUILDING  
JACKSON, MISSISSIPPI 39201  
[www.mid.ms.gov](http://www.mid.ms.gov)

MAILING ADDRESS  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
TELEPHONE: (601) 359-3569  
FAX: (601) 359-2474  
WATS: 1-800-582-2957 (Incoming-USA)

June 10, 2016

CERTIFIED MAIL  
RETURN RECEIPT REQUESTED  
91 7199 9991 7033 1680 6099

Life Insurance Company of North America  
c/o CT Corporation System of Mississippi  
645 Lakeland East Drive  
Suite 101  
Flowood, MS 39232

In Re: Civil Action No. 16-0051-CI

William F. Neal, Jr. vs. Life Insurance Company of North America, in the Circuit Court of Warren County, Mississippi

Dear Sir or Madam:

We enclose a copy of the Summons and Complaint in the above-styled cause which has been received in the Commissioner of Insurance's Office on June 10, 2016 at 10:46 a.m.

Respectfully,

MIKE CHANEY  
COMMISSIONER OF INSURANCE

BY Christy Parker  
Christy Parker  
Secretary to Deputy Commissioner

MC/cp  
Enclosures  
Pc: Jan Daigre  
P.O. Box 351  
Vicksburg, MS 39183-2539

IN THE CIRCUIT COURT OF WARREN COUNTY, MISSISSIPPI

WILLIAM F. NEAL, JR.

PLAINTIFF

VS.

CAUSE NO. 16,0051-CI

LIFE INSURANCE COMPANY OF  
NORTH AMERICA

DEFENDANT

SUMMONS

THE STATE OF MISSISSIPPI

TO: Life Insurance Company of North America  
C/O Mike Chaney, Mississippi Insurance Commissioner  
501 N. West Street  
1001 Woolfolk State Office Building  
Jackson, MS 39201

NOTICE TO DEFENDANT(S)

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT AND YOU MUST TAKE  
IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.

You are required to mail or hand-deliver a copy of a written response to the following  
attorney for the Plaintiff(s): DAVID M. SESSUMS, ESQUIRE, Varner, Parker & Sessums, P.A.,  
1110 Jackson Street, Vicksburg, Mississippi, 39181, (601) 638-8741.

Your response must be mailed or hand-delivered within thirty (30) days from the date of  
delivery of this Summons and Complaint or a judgment of default will be entered against you for  
the money or other things demanded in the Complaint.

You must also file the original of your response with the clerk of this court within a  
reasonable time afterwards.

Issued under my hand and seal of this court this the 1<sup>st</sup> day of June, 2016.

CIRCUIT CLERK OF WARREN COUNTY,  
MISSISSIPPI

BY: Sandra Barnes D.C.



RETURN

STATE OF MISSISSIPPI  
COUNTY OF WARREN

( ) I personally delivered copies of the Summons and Complaint on the \_\_\_\_ day of  
\_\_\_\_\_, 2016 to \_\_\_\_\_

( ) After exercising reasonable diligence I was unable to deliver copies of the Summons and  
Complaint to \_\_\_\_\_ within \_\_\_\_\_ County, Mississippi. I served the Summons  
and Complaint on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ at the usual place of abode of  
said \_\_\_\_\_, a member of the family of the person served above the age of sixteen  
(16) years and willing to receive the Summons and Complaint, and thereafter on the \_\_\_\_ day of  
\_\_\_\_\_, 20\_\_\_\_ I mailed (by first class mail, postage prepaid) copies to the person served  
at his or her usual place of abode where the copies were left.

( ) I was unable to serve the Summons and Complaint.

This the \_\_\_\_ day of \_\_\_\_\_, 2016.

\_\_\_\_\_  
PROCESS SERVER

SWORN TO AND SUBSCRIBED before me this \_\_\_\_ day of \_\_\_\_\_, 2016.

\_\_\_\_\_  
NOTARY PUBLIC  
My Commission Expires: \_\_\_\_\_

IN THE CIRCUIT COURT OF WARREN COUNTY, MISSISSIPPI

WILLIAM F. NEAL, JR.

**FILED**

PLAINTIFF

VS.

JUN 07 2016  
ANHYLAND D'AGRE, CIRCUIT CLERK  
**COPY**

CAUSE NO. 16,0051-CJ

LIFE INSURANCE COMPANY OF  
NORTH AMERICA

BY \_\_\_\_\_ D.C.

DEFENDANT

**COMPLAINT**  
(JURY TRIAL DEMANDED)

COMES NOW William F. Neal, Jr., by and through counsel, and for cause of action against Defendant would show unto the Court as follows:

1. William Neal, JR. is an adult resident citizen of Warren County, Mississippi and the cause of action herein arose and accrued in Warren County, Mississippi. This Court has jurisdiction and venue is proper before this Court.
2. That Life Insurance Company of North America is an insurance company licenced to do and doing business in Vicksburg, Warren County, Mississippi and upon which process may be had by service upon Mike Chaney, Insurance Commissioner for the State of Mississippi whose office is located in Jackson, Mississippi.
3. Plaintiff is a former employee of International Paper Company at 3737 Highway 3, Vicksburg, Warren County, Mississippi.
4. That during his employment with International Paper, Plaintiff was covered by an insurance policy of long term disability insurance issued by Defendant being policy number LK-0980051 which policy was to be performed in whole or in part in Warren County, Mississippi and provided coverage for disability incurred in Warren County, Mississippi.
5. That while still employed by International Paper, Plaintiff suffered an event covered

by the aforesaid policy of long term disability insurance in the form of a stroke.

6. That after the occurrence the aforesaid covered event International Paper demoted Plaintiff from his position of wood yard training coordinator, as Plaintiff could no longer carry out the requirements of said position, and demoted Plaintiff to the position of operator.

7. That subsequent to his demotion to the position of operator, International Paper again determined that Plaintiff could not perform the duties of operator resulting in Plaintiff's last date of employment with International Paper Company on January 24, 2015.

8. That as a result of the stroke and the resulting consequences thereof, Plaintiff can not perform the duties assigned to him at International Paper and is disabled according to the terms and conditions of the aforesaid policy of long term disability insurance issued by Defendant, and is unable to perform the duties of either a wood yard training coordinator, an operator, or any other type occupation normally performed in the general labor market and is disabled within the terms and meaning of the of the aforesaid policy of long term disability insurance.

9. That after becoming disabled Plaintiff filed for long term disability benefits with Defendant, and was denied such benefits by Defendant and Plaintiff has exhausted all of the administrative remedies and procedures required of him under said policy.

10. That Plaintiff is incapable of securing and maintaining gainful employment in either sedentary or physical occupations and is disabled under the terms and conditions of said policy of insurance issued by Defendant.

11. That Defendant has wrongfully denied Plaintiff the long term disability benefits to which he is entitled under the aforesaid policy of disability insurance and judgment of this Court should be entered compelling Defendant to provide such benefits and to reimburse Plaintiff his reasonable attorneys fees and all costs incurred as a result of enforcing Plaintiff's rights to such

benefits.

12. Additionally, the actions and conduct of Defendant in denying Plaintiff the long term disability benefits to which Plaintiff is entitled evidence willful, intentional and malicious misconduct and bad faith on the part of Defendant and evidence a gross, willful and utter disregard of the known rights of Plaintiffs so as to warrant imposition of punitive damages, reasonable attorneys fees and costs.

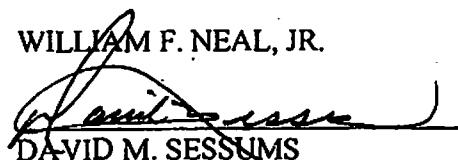
WHEREFORE PREMISES CONSIDERED, Plaintiff demands judgment of and from Defendant in the form of Plaintiff's long term disability benefits under the aforesaid policy of insurance issued by Defendant together with his reasonable attorneys fees and costs incurred in enforcing such benefits and, further, Plaintiff demands punitive damages against Defendant for its willful, deliberate, intentional, malicious and refusal and bad faith to pay Plaintiff his rightful benefits, together with reasonable attorneys fees and all costs associated therewith in such sum as may be set by the jury.

Plaintiff demands trial by jury.

Respectfully submitted this the 7<sup>th</sup> day of June, 2016.

WILLIAM F. NEAL, JR.

BY:

  
DAVID M. SESSUMS

OF COUNSEL:

Varner, Parker & Sessums, P.A.  
1110 Jackson Street  
Vicksburg, MS 39183  
Telephone: 601-638-8741  
Facsimile: 601-638-8666  
Email: [davidsessums@hotmail.com](mailto:davidsessums@hotmail.com)